

**Fill in this information to identify the case:**Debtor 1 KEITH ALLEN BAGENSTOSEDebtor 2  
(Spouse, if filing) PAMELA JEAN BAGENSTOSEUnites States Bankruptcy Court for the: Eastern District of Pennsylvania

(State)

Case Number: 19-12048-PMM**Form 4100N****Notice of Final Cure Payment****10/15**

File a separate notice for each creditor.

According to Bankruptcy Rule 3002.1(f), the trustee gives notice that the amount required to cure the prepetition default in the claim below has been paid in full and the debtor(s) have completed all payments under the plan.

**Part 1: Mortgage Information**Name of creditor: FAY SERVICING LLCCourt claim no. (if known):  
5-1Last 4 digits of any number you use to identify the debtor's account 2 0 7 3Property Address: 38 EAST BROAD STREET  
READING, PA 19607**Part 2: Cure Amount****Total cure disbursements made by the trustee:****Amount**

a. Allowed prepetition arrearage:	(a) \$	<u>20,070.11</u>
b. Prepetition arrearage paid by the trustee:	(b) \$	<u>20,070.11</u>
c. Amount of postpetition fees, expenses, and charges recoverable under Bankruptcy Rule 3002.1(c):	(c) \$	<u>-0-</u>
d. Amount of postpetition fees, expenses, and charges recoverable under Bankruptcy Rule 3002.1(c) and paid by the trustee:	(d) \$	<u>-0-</u>
e. Allowed postpetition arrearage:	(e) \$	<u>-0-</u>
f. Postpetition arrearage paid by the trustee:	+ (f) \$	<u>-0-</u>
g. <b>Total.</b> Add lines b, d, and f.	(g) \$	<u>20,070.11</u>

**Part 3: Postpetition Mortgage Payment**

Check one

☐ Mortgage is paid through the trustee.

Current monthly mortgage payment

\$ \_\_\_\_\_

The next postpetition payment is due on

   /    /     
MM / DD / YYYY☒ Mortgage is paid directly by the debtor(s).

Debtor 1 KEITH ALLEN BAGENSTOSE  
Name

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**Part 4: A Response Is Required By Bankruptcy Rule 3002.1(g)**

Under Bankruptcy Rule 3002.1(g), the creditor must file and serve on the debtor(s), their counsel, and the trustee, within 21 days after service of this notice, a statement indicating whether the creditor agrees that the debtor(s) have paid in full the amount required to cure the default and stating whether the debtor(s) have (i) paid all outstanding postpetition fees, costs, and escrow amounts due, and (ii) consistent with § 1322(b)(5) of the Bankruptcy Code, are current on all postpetition payments as of the date of the response. Failure to file and serve the statement may subject the creditor to further action of the court, including possible sanctions.

To assist in reconciling the claim, a history of payments made by the trustee is attached to copies of this notice sent to the debtor(s) and the creditor.

x/s/ Scott F. Waterman  
Signature

Date 04/24/2024

Trustee Scott F. Waterman

Address 2901 St. Lawrence Avenue, Suite 100  
Reading, PA 19606

Contact phone (610) 779-1313

Email info@ReadingCh13.com

Debtor 1 KEITH ALLEN BAGENSTOSE  
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## History Of Payments

### Part 2 - B

Claim ID	Name	Creditor Type	Date	Check #	Posting Description	Amount
6	FAY SERVICING LLC	Pre-Petition Arrears	09/29/2020	17207398	Disbursement To Creditor/Pr	3,999.86
6	FAY SERVICING LLC	Pre-Petition Arrears	11/20/2020	17210050	Disbursement To Creditor/Pr	399.90
6	FAY SERVICING LLC	Pre-Petition Arrears	12/21/2020	17211222	Disbursement To Creditor/Pr	399.90
6	FAY SERVICING LLC	Pre-Petition Arrears	01/22/2021	17212521	Disbursement To Creditor/Pr	1,515.90
6	FAY SERVICING LLC	Pre-Petition Arrears	02/23/2021	17213828	Disbursement To Creditor/Pr	399.90
6	FAY SERVICING LLC	Pre-Petition Arrears	03/19/2021	17215095	Disbursement To Creditor/Pr	399.90
6	FAY SERVICING LLC	Pre-Petition Arrears	04/23/2021	17216211	Disbursement To Creditor/Pr	799.80
6	FAY SERVICING LLC	Pre-Petition Arrears	05/25/2021	17217367	Disbursement To Creditor/Pr	387.00
6	FAY SERVICING LLC	Pre-Petition Arrears	06/25/2021	17218431	Disbursement To Creditor/Pr	387.00
6	FAY SERVICING LLC	Pre-Petition Arrears	08/20/2021	17220538	Disbursement To Creditor/Pr	387.00
6	FAY SERVICING LLC	Pre-Petition Arrears	09/24/2021	17221553	Disbursement To Creditor/Pr	387.00
6	FAY SERVICING LLC	Pre-Petition Arrears	10/22/2021	17222566	Disbursement To Creditor/Pr	395.60
6	FAY SERVICING LLC	Pre-Petition Arrears	11/19/2021	17223495	Disbursement To Creditor/Pr	395.60
6	FAY SERVICING LLC	Pre-Petition Arrears	12/17/2021	17224441	Disbursement To Creditor/Pr	395.60
6	FAY SERVICING LLC	Pre-Petition Arrears	01/21/2022	17225407	Disbursement To Creditor/Pr	395.60
6	FAY SERVICING LLC	Pre-Petition Arrears	02/18/2022	17226388	Disbursement To Creditor/Pr	395.60
6	FAY SERVICING LLC	Pre-Petition Arrears	03/18/2022	17227348	Disbursement To Creditor/Pr	395.60
6	FAY SERVICING LLC	Pre-Petition Arrears	04/22/2022	17228362	Disbursement To Creditor/Pr	395.60
6	FAY SERVICING LLC	Pre-Petition Arrears	05/17/2022	17229321	Disbursement To Creditor/Pr	395.60
6	FAY SERVICING LLC	Pre-Petition Arrears	06/27/2022	17230193	Disbursement To Creditor/Pr	791.20
6	FAY SERVICING LLC	Pre-Petition Arrears	08/19/2022	17232133	Disbursement To Creditor/Pr	395.60
6	FAY SERVICING LLC	Pre-Petition Arrears	09/23/2022	17233097	Disbursement To Creditor/Pr	395.60
6	FAY SERVICING LLC	Pre-Petition Arrears	10/21/2022	17234065	Disbursement To Creditor/Pr	395.60
6	FAY SERVICING LLC	Pre-Petition Arrears	11/18/2022	17235018	Disbursement To Creditor/Pr	395.60
6	FAY SERVICING LLC	Pre-Petition Arrears	12/16/2022	17235948	Disbursement To Creditor/Pr	395.60
6	FAY SERVICING LLC	Pre-Petition Arrears	01/20/2023	17236893	Disbursement To Creditor/Pr	791.20
6	FAY SERVICING LLC	Pre-Petition Arrears	03/17/2023	17238706	Disbursement To Creditor/Pr	395.60
6	FAY SERVICING LLC	Pre-Petition Arrears	04/21/2023	17239628	Disbursement To Creditor/Pr	395.60
6	FAY SERVICING LLC	Pre-Petition Arrears	05/19/2023	17240541	Disbursement To Creditor/Pr	391.30
6	FAY SERVICING LLC	Pre-Petition Arrears	06/16/2023	17241377	Disbursement To Creditor/Pr	391.30
6	FAY SERVICING LLC	Pre-Petition Arrears	07/21/2023	17242215	Disbursement To Creditor/Pr	391.30
6	FAY SERVICING LLC	Pre-Petition Arrears	08/18/2023	17243092	Disbursement To Creditor/Pr	391.30
6	FAY SERVICING LLC	Pre-Petition Arrears	09/22/2023	17243918	Disbursement To Creditor/Pr	782.60
6	FAY SERVICING LLC	Pre-Petition Arrears	11/17/2023	17245547	Disbursement To Creditor/Pr	387.00
6	FAY SERVICING LLC	Pre-Petition Arrears	12/15/2023	17246326	Disbursement To Creditor/Pr	355.75
<b>Total for Part 2 - B:</b>						<b>20,070.11</b>